

United States Bankruptcy Court
District of New Hampshire

In re:
James Cleaveland
Debtor

Case No. 16-10436-BAH
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0102-1

User: admin
Form ID: 318

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Total Noticed: 39

Date Rcvd: Jul 07, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 09, 2016.

db +James Cleaveland, 63 Emerald Street #458, Keene, NH 03431-3626
2892027 +AVICORE Reporting, 814 Elm St, Suite 400, Manchester, NH 03101-2109
2892030 Citicards, PO Box 9001037, Louisville, KY 40290-1037
2892031 City of Keene, PO Box 544, Keene, NH 03431-0544
2898665 +City of Keene, Office of the City Attorney, 3 Washington Street, Keene, NH 03431-3124
2892032 +Conan Salada, 132 Kennedy Dr, Keene, NH 03431-4826
2892033 Credit One Credit Card, PO Box 98872, Las Vegas, NV 89193-8872
2895999 +Fairpoint Communications, 521 East Morehead St., Charlotte, NC 28202-2631
2892038 +George Trahan, 135 Old Homestead Highway, North Swanzey, NH 03431-4400
2892039 +Ian Freeman, 73 Leverett St, Keene, NH 03431-2420
2892041 +Mark Edge, 73 Leverett St, Keene, NH 03431-2420
2892042 +Mason Cleaveland, 2248 Coppersmith Square, Reston, VA 20191-2321
2892043 Paypal Personal Credit, PO Box 105658, Atlanta, GA 30348-5658
2894405 Public Service of, New Hampshire, DBA Eversource, PO Box 2899, Hartford, CT 06101-8307
2892044 +Schuyler Rice, 238 Base Hill Rd, Unit 70, Keene, NH 03431-5930
2892045 +Shire Free Church, 73 Leverett St, Keene, NH 03431-2420
2892046 +Simmons First, PO Box 6609, Pine Bluff, AR 71611-6609
2892047 Stamps Dot Com, PO Box 202928, Dallas, TX 75320-2928
2892048 Steve Zemanak, 161 Ashuelot St, Winchester, NH 03470-2723
2892051 Synchrony Bank Dicks, PO Box 965036, Orlando, FL 32896-5036, Target Card Services, PO Box 660170, Dallas, TX 75266-0170
2892055 Travelers Insurance, PO Box 660317, Dallas, TX 75266-0317

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

2892028 +EDI: CAPITALONE.COM Jul 07 2016 19:03:00 Capital One, PO Box 70886, Charlotte, NC 28272-0886
2898707 EDI: CAPITALONE.COM Jul 07 2016 19:03:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
2892029 +EDI: CHASE.COM Jul 07 2016 19:03:00 Chase Amazon Card, PO Box 15298, Wilmington, DE 19850-5298
2892034 EDI: DISCOVER.COM Jul 07 2016 19:03:00 Discover, PO Box 71084, Charlotte, NC 28272-1084
2894071 +EDI: DISCOVER.COM Jul 07 2016 19:03:00 Discover Bank, Discover Products INC, P.O. Box 3025, New Albany Ohio 43054-3025
2892035 E-mail/Text: bankruptcynotices@eversource.com Jul 07 2016 19:06:04 Eversource, PO Box 650047, Dallas, TX 75265-0047
2892036 E-mail/Text: bkim@fairpoint.com Jul 07 2016 19:05:52 Fairpoint Communications, PO Box 11021, Lewiston, ME 04243-9472
2892037 EDI: CCS.COM Jul 07 2016 19:03:00 Geico Casualty Company, Payment Processing Center, PO Box 55126, Boston, MA 02205-5126
2892040 +E-mail/Text: kabbagebankruptcy@brantonlawfirm.com Jul 07 2016 19:06:06 Kabbage, PO Box 77081, Atlanta, GA 30357-1081
2904128 +EDI: RESURGENT.COM Jul 07 2016 19:03:00 PYOD, LLC its successors and assigns as assignee, of Citibank, N.A., Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
2892049 EDI: RMSC.COM Jul 07 2016 19:03:00 Synchrony Bank, Rewards of Sport, PO Box 960012, Orlando, FL 32896-0012
2892050 EDI: RMSC.COM Jul 07 2016 19:03:00 Synchrony Bank Amazon, PO Box 960013, Orlando, FL 32896-0013
2892052 EDI: TDBANKNORTH.COM Jul 07 2016 19:03:00 TD Bank, PO Box 84037, Columbus, GA 31908-4037
2892053 EDI: WTRRNBNK.COM Jul 07 2016 19:03:00 TD Bank Target Credit, 3701 Wayzata Blvd, Minneapolis, MN 55416-3401
2892054 E-mail/Text: dl-ral-collectionshelpdesk2@twcable.com Jul 07 2016 19:06:00 Time Warner Cable, PO Box 70872, Charlotte, NC 28272-0872
2892056 EDI: USAA.COM Jul 07 2016 19:03:00 USAA Credit Card, PO Box 47504, San Antonio, TX 78265-7504
2892057 +EDI: USAA.COM Jul 07 2016 19:03:00 USAA Savings Bank, 10750 McDermott Freeway, San Antonio, TX 78288-1600
2892098 E-mail/Text: mdelorey@labor.state.nh.us Jul 07 2016 19:05:56 Wage and Hour Administrator, NH Department of Labor, PO Box 2076, Concord, NH 03302-2076
TOTAL: 18

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 09, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 7, 2016 at the address(es) listed below:

Michael S. Askenaizer trustee@askenaizer.com, NH07@ecfcbis.com
Office of the U.S. Trustee USTPRegion01.MR. ECF@usdoj.gov

TOTAL: 2

Information to identify the case:

Debtor 1	James Cleaveland	Social Security number or ITIN	xxx-xx-4555
	First Name Middle Name Last Name	EIN	-----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN	-----
		EIN	-----
United States Bankruptcy Court District of New Hampshire Live Database			
Case number: 16-10436-BAH			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

James Cleaveland
dba Lightspeed Tax Service

July 7, 2016

By the court: /s/ Bruce A. Harwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.